

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1                   1.       (Currently amended) A method for evaluating electronic value transfers,  
2   the method comprising:  
3                   receiving a plurality of money transfer requests, wherein the money transfer  
4   requests include a first sender identification associated with a first money transfer request and at  
5   least a second sender identification associated with a second money transfer request;  
6                   electronically storing records of the money transfer requests;  
7                   performing an analysis of the records, wherein the analysis indicates the first  
8   sender identification and the second sender identification are related;  
9                   creating a reference designator, wherein the reference designator is associated  
10   with the first sender identification and the second sender identification; and  
11                  searching the records of the money transfer requests according to a specified  
12   criteria to determine if any of the money transfer requests associated with the reference  
13   designator are suspect money transfer requests; ~~and~~  
14                  flagging any suspect money transfer requests;  
15                  wherein the first sender identification is selected from a group consisting of a  
16   sender name, a sender number, an agent number, a sending data, a sending location, a sender  
17   phone number, a sending time, a sending message, and a sending amount; and  
18                  wherein the suspect money transfer requests are selected from a group consisting  
19   of;  
20                  (a) a transfer from a first sender to a second sender followed within a specified  
21   period by a transfer from the second sender to the first sender;  
22                  (b) a group of transfers from a sender to a group of receivers, wherein the  
23   aggregate amount of the group of transfers exceeds a specified level;

24                    (c) one or more transfers from a sender to a receiver, wherein the aggregate  
25   amount of the one or more transfers exceeds a specified level;

26                    (d) a group of transfers from a group of senders to a receiver, wherein the  
27   aggregate amount of the group of transfers exceeds a specified level;

28                    (e) two transfers from a first sender to a second sender that are followed within a  
29   specified period by corresponding transfers from the second sender to a receiver;

30                    (f) two or more transfers from a sender to a receiver, wherein the two or more  
31   transfers are initiated from two or more distinct locations within a region; and

32                    (g) two or more transfers from a sender to a receiver, wherein the two or more  
33   transfers are received at two or more distinct locations within a region.

1                    2.        (Original) The method of claim 1, wherein the analysis comprises:  
2                    a hierarchical comparison of the first sender identification with the second sender  
3   identification.

1                    3.        (Original) The method of claim 2, wherein the hierarchical comparison  
2   comprises the sequential process:

3                    (1) comparing a phone number in the first sender identification with a phone  
4   number in the second sender identification;

5                    (2) comparing an exact name in the first sender identification with an exact name  
6   in the second sender identification; and

7                    (3) comparing a phonetic name in the first sender identification with a phonetic  
8   name in the second sender identification.

1                    4.        (Original) The method of claim 2, wherein the analysis further comprises:  
2   an iterative learning of a reliable factor for identifying suspect money transfer  
3   requests; and  
4   updating the hierarchical comparison to incorporate the reliable factor.

Claim 5 (Canceled).

1           6.       (Original) The method of claim 1, wherein the flagging any suspect  
2 money transfer requests comprises identifying the reference designator as a known suspect user,  
3 the method further comprising:  
4               searching the records to determine if any of the money transfer requests are either  
5 initiated or received by the known suspect user.

1           7.       (Original) The method of claim 6, wherein the searching is done in real-  
2 time and wherein the known suspect user is identified in real-time.

1           8.       (Original) The method of claim 1, wherein the flagging any suspect  
2 money transfer requests comprises identifying the reference designator as a known suspect user,  
3 the method further comprising:  
4               determining that transfers of a known suspect user are legitimate, and identifying  
5 the known suspect user as a known legitimate user, wherein monitoring of money transfers  
6 associated with the known legitimate user are reduced.

1           9.       (Original) The method of claim 1, the method further comprising:  
2               parsing the money transfer requests, wherein the records of the money transfer  
3 requests are stripped of data that is not necessary to detecting suspect money transfers.

1           10.      (Original) The method of claim 1, wherein a first receiver identification is  
2 associated with the first money transfer request and a second receiver identification is associated  
3 with the second money transfer request, and wherein the analysis utilizes:  
4               at least one of the first and second sender identifications; and  
5               at least one of the first and second receiver identifications.

1           11.      (Original) The method of claim 10, wherein the first receiver  
2 identification is selected from a group consisting of a receiver name, a receiver number, an agent  
3 number, a receiver data, a receiving location, a receiver phone number, a receiving time, a  
4 receiver language, a receiver message, and a receiving amount.

1                   12.     (Original) The method of claim 10, wherein the reference designator is  
2 further associated with one or both of the first receiver identification and the second receiver  
3 identification.

1                   13.     (Original) The method of claim 1, wherein the reference designator is  
2 maintained on a first database and the records are maintained on a second database, whereby a  
3 performance impact of the method upon a money transfer system under evaluation is reduced.

1                   14.     (Original) The method of claim 13, wherein the searching the records is  
2 done in a batch mode at an off-peak time for the money transfer system.

Claim 15 (Canceled).

1                   16.     (Original) A method for evaluating electronic value transfers, the method  
2 comprising:  
3                   accessing a money transfer record, wherein the money transfer record includes a  
4 sender identification and a receiver identification;  
5                   assigning a master location identifier to the money transfer record, wherein the  
6 master location identifier is determined by one or both of the sender identification and the  
7 receiver identification;  
8                   comparing the money transfer record to a reference designator using a specified  
9 criteria, wherein one or more fields of the reference designator or the money transfer record  
10 indicate a relationship between the reference designator and the money transfer record; and  
11                   associating the money transfer record with the reference designator.

1                   17.     (Currently amended) A method for iteratively compiling suspect money  
2 transfer activities from money transfer records, the method comprising:  
3                   accessing a first money transfer record;  
4                   providing a first reference designator, wherein the first reference designator is  
5 associated with one or more of a sender identification and a receiver identification from a second  
6 money transfer record;

7                    comparing the first money transfer record to the first reference designator using a  
8                    specified criteria, wherein the comparison indicates the first money transfer record is not related  
9                    to the first reference designator; and

10                   creating a second reference designator, wherein the second reference designator is  
11                   associated with one or more of a sender identification and a receiver identification from the first  
12                   money transfer record; and

13                   maintaining the first and second reference designators in a reference designator  
14                   list apart from the first and second money transfer records, wherein a performance impact of the  
15                   method upon a money transfer system under evaluation is reduced.

1                   18.     (Original) The method of claim 17, the method further comprising:  
2                                     accessing a third money transfer record;  
3                                     comparing the third money transfer record to the first reference designator using  
4                   the specified criteria, wherein one or more fields of the first reference designator or the third  
5                   money transfer record indicate a relationship between the first reference designator and the third  
6                   money transfer record; and  
7                                     associating the third money transfer record with the first reference designator.

1                   19.     (Original) The method of claim 17, the method further comprising:  
2                                     attaching a time stamp to the second reference designator, wherein the second  
3                   reference designator expires at a future time associated with the time stamp.

Claim 20 (Canceled).

1                   21.     (Currently amended) The method of claim 17 ~~20~~, wherein the reference  
2                   designator list is a progressive history of money transfer relationships.

1                   22.     (Original) The method of claim 17, wherein the specified criteria  
2                   comprises a hierarchical comparison.

1                   23.     (Currently amended) A method for evaluating electronic value transfers,  
2 the method comprising:  
3                   receiving money transfer requests, wherein the money transfer requests include a  
4 user identification associated each of the money transfer requests;  
5                   electronically storing records of the money transfer requests;  
6                   providing the records of the money transfer requests to a fraud processing  
7 computer; and  
8                   receiving an indication of a suspect money transfer request, wherein the indication  
9 includes the user identification associated with the suspect money transfer request;  
10                  wherein the suspect money transfer request is selected from a group consisting of:  
11                  (a) a transfer from a first sender to a second sender followed within a specified  
12 period by a transfer from the second sender to the first sender;  
13                  (b) a group of transfers from a sender to a group of receivers, wherein the  
14 aggregate amount of the group of transfers exceeds a specified level;  
15                  (c) one or more transfers from a sender to a receiver, wherein the aggregate  
16 amount of the one or more transfers exceeds a specified level;  
17                  (d) a group of transfers from a group of senders to a receiver, wherein the  
18 aggregate amount of the group of transfers exceeds a specified level;  
19                  (e) two transfers from a first sender to a second sender that are followed within a  
20 specified period by corresponding transfers from the second sender to a receiver;  
21                  (f) two or more transfers from a sender to a receiver, wherein the two or more  
22 transfers are initiated from two or more distinct locations within a region; and  
23                  (g) two or more transfers from a sender to a receiver, wherein the two or more  
24 transfers are received at two or more distinct locations within a region.

1                   24.     (Currently amended) A system for evaluating value transfers, the system  
2 comprising:  
3                   a fraud processing computer; and



4 a computer readable medium associated with the fraud processing computer,  
5 wherein the computer readable medium comprises computer instructions executable by the fraud  
6 processing computer to:

7 access a first money transfer record;

8 provide a first reference designator, wherein the first reference designator is  
9 associated with one or more of a sender identification and a receiver identification from a second  
10 money transfer record;

11 compare the first money transfer record to the first reference designator using a  
12 specified criteria, wherein the comparison indicates the first money transfer record is not related  
13 to the first reference designator; and

14 create a second reference designator, wherein the first reference designator is  
15 associated with one or more of a sender identification and a receiver identification from the first  
16 money transfer record; and

17 maintaining the first and second reference designators in a reference designator  
18 list apart from the first and second money transfer records, wherein a performance impact of the  
19 method upon a money transfer system under evaluation is reduced.

1 25. (Original) The system of claim 24, wherein the computer instructions are  
2 further executable by the fraud processing computer to:

3 access a third money transfer record;

4 compare the third money transfer record to the first reference designator using a  
5 specified criteria, wherein one or more fields of the first reference designator or the third money  
6 transfer record indicate a relationship between the first reference designator and the third money  
7 transfer record; and

8 associate the third money transfer record with the first reference designator.

1 26. (Original) The system of claim 25, the system further comprising:  
2 a database associated with the fraud processing computer, wherein the first and  
3 the second reference designators are maintained on the database.

1                   27.     (Currently amended) A system for transferring value, the system  
2 comprising:  
3                   a money transfer system; and  
4                   a fraud processing server communicably coupled to the money transfer system,  
5 wherein money transfer records associated with the money transfer system are accessible by the  
6 fraud processing server to identify any suspect money transfers requests, wherein the suspect  
7 money transfer requests are selected from a group consisting of:  
8                   (a) a transfer from a first sender to a second sender followed within a specified  
9 period by a transfer from the second sender to the first sender;  
10                  (b) a group of transfers from a sender to a group of receivers, wherein the  
11 aggregate amount of the group of transfers exceeds a specified level;  
12                  (c) one or more transfers from a sender to a receiver, wherein the aggregate  
13 amount of the one or more transfers exceeds a specified level;  
14                  (d) a group of transfers from a group of senders to a receiver, wherein the  
15 aggregate amount of the group of transfers exceeds a specified level;  
16                  (e) two transfers from a first sender to a second sender that are followed within a  
17 specified period by corresponding transfers from the second sender to a receiver;  
18                  (f) two or more transfers from a sender to a receiver, wherein the two or more  
19 transfers are initiated from two or more distinct locations within a region; and  
20                  (g) two or more transfers from a sender to a receiver, wherein the two or more  
21 transfers are received at two or more distinct locations within a region.